

complaint

Ms T complains about the customer service she received from Creation Financial Services Limited when she phoned about her credit card.

background

Ms T contacted the credit card provider by phone on two occasions without issue. On the third occasion, she says that the member of staff to whom she spoke asked her numerous additional questions, was unhelpful, rude in tone and failed to provide her proper name.

The adjudicator did not recommend that the complaint should be upheld. She said, in summary, that she had listened to the calls in question, reviewed the business' internal procedure and considered that it was not at fault.

Ms T did not agree with the adjudicator's view and asked that an ombudsman consider the matter.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

I have listened to the relevant phone calls. I do not consider that the member of staff about whom Ms T complained was unhelpful or rude or that she failed to provide her name, although there was momentary confusion about its spelling.

The business is entitled to satisfy itself about the identity of callers and have its own processes in relation to that. I appreciate that Ms T had previously passed security and found other members of staff helpful. However, during the call about which Ms T complains, she answered correctly some questions but could not answer some additional questions. On balance, Creation Financial Services was not at fault in endeavouring to satisfy itself about Ms T's identity and in asking additional security questions, although it was no doubt annoying and inconvenient for Ms T to be told that she had not passed security.

I am sorry to disappoint Ms T but for the reasons set out above, I do not find Creation Financial Services at fault.

my final decision

My final decision is that I do not uphold this complaint.

Louise Povey
ombudsman